

DECLARATION

As the below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; and that I verily believe I am the original, first and sole inventor of the invention entitled:

**A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION
OVER THE INTERNET**

described and claimed in the specification which is attached hereto that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; that I do not know and do not believe the same was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application, that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application, and that no application for patent or inventor's certificate on said invention has been filed in any country foreign to the United States of America by me or my legal representatives or assigns.

Address all telephone calls to Mr. Sawyer at telephone number (415) 493-4540 and all correspondence to:

Joseph A. Sawyer Jr.
SAWYER & ASSOCIATES
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Palo Alto, California 94304

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such wilful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of sole or

First Inventor: John Philip Pettitt

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Citizenship: U.K.

7/24/97
Date


Signature

EXPRESS MAIL NO.
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RECORDATION FORM COVER SHEET PATENTS ONLY

US Department of Commerce
Patent & Trademark Office

To the Assistant Commissioner for Patents: Please record the attached original documents:

1. Name of conveying party(ies):

John Philip Pettitt

Additional name(s) of conveying
party(ies) attached: Yes ___ No XX

2. Name and address of receiving party(ies):

Name: Cybersource Corporation

Street Address: 550 S. Winchester Blvd.
Suite 301

City: San Jose State: CA ZIP: 95128-2545

Additional name(s) & address(es) attached?
___ Yes XX No

3. Nature of conveyance:

XX Assignment

Execution Date: July 24, 1997

4. Application number(s) or patent number(s):

If this document is being filed together with a new application, the execution date of the application is: July 24, 1997.

A. Patent Application No.(s)

B. Patent No.(s)

Additional numbers attached? ___ Yes XX No

5. Name and address of party to whom
correspondence concerning document
should be mailed:

Name: Joseph A. Sawyer, Jr.

Internal

Address: Sawyer & Associates

Street

Address: 620 Hansen Way, Suite A
Palo Alto, California 94304

6. Total Number of applications and patents
involved: One

7. Total fee (37 CFR 3.41).....\$ 40.00

___ Enclosed

XX Authorized to be charged to
deposit account

8. Deposit Account Number: 02-2120
(Attach copy of this page)

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Joseph A. Sawyer, Jr.

Date

Total number of pages including cover sheet, attachments, and document: 2